

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John D. Cook
Debtor

Case No. 18-02392-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 25, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db	+ John D. Cook, 925 Mainsville Road, Shippensburg, PA 17257-9271
aty	+ Jason Brett Schwartz, Mester & Schwartz, P.C., 1917 Brown Street, Philadelphia, PA 19130-2085
5069901	+ DDC Associates, 46 Springfield Road, Shippensburg, PA 17257-9506
5069902	Dell Financial, DFS Credit Dispute, PO Box 78708, Austin, TX 78708
5069905	+ Frances Cook, 925 Mainsville Road, Shippensburg, PA 17257-9271
5069908	Parker McCay, PO Box 974, Marlton, NJ 08053-0974
5069909	Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mtgbk@shellpointmtg.com	Oct 25 2024 18:32:00	1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826
cr	+ EDI: AISACG.COM	Oct 25 2024 22:35:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 25 2024 18:32:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: RASEBN@raslg.com	Oct 25 2024 18:32:00	U.S.Bank Trust National Association, not in its in, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
5156616	+ Email/Text: mtgbk@shellpointmtg.com	Oct 25 2024 18:32:00	1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0675, 1900 Capital Trust II, BY U.S. BANK TRUS, P.O. Box 10826, Greenville, SC 29603-0826
5156615	+ Email/Text: mtgbk@shellpointmtg.com	Oct 25 2024 18:32:00	1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0826
5069894	+ Email/Text: bankruptcy@rentacenter.com	Oct 25 2024 18:33:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
5069895	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 25 2024 18:44:58	Affirm Inc, 650 California St., Fl 12, San Francisco, CA 94108-2716
5069896	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 18:44:51	American Express, PO Box 981537, El Paso, TX 79998-1537
5080873	Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 18:44:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5069897	+ EDI: CAPONEAUTO.COM	Oct 25 2024 22:35:00	Capital One Auto, PO Box 60511, City of Industry, CA 91716-0511

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5083667	+ EDI: AISACG.COM	Oct 25 2024 22:35:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5071902	+ EDI: AISACG.COM	Oct 25 2024 22:35:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5089635	EDI: CAPITALONE.COM	Oct 25 2024 22:35:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5069898	+ EDI: CAPITALONE.COM	Oct 25 2024 22:35:00	Capital One Bank USA, 10700 Capital One Way, Glen Allen, VA 23060-9243
5069899	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 25 2024 18:33:00	Chambersburg Hospital, c/o CMC, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5069900	Email/PDF: creditonebknofications@resurgent.com	Oct 25 2024 18:44:36	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5086948	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2024 18:44:40	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5069904	EDI: DISCOVER	Oct 25 2024 22:35:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
5069903	+ Email/Text: bknotice@ercbpo.com	Oct 25 2024 18:33:00	DirecTV, c/o Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
5072875	EDI: DISCOVER	Oct 25 2024 22:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5168706	Email/Text: ECMCBKNotices@ecmc.org	Oct 25 2024 18:32:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5168707	Email/Text: ECMCBKNotices@ecmc.org	Oct 25 2024 18:32:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5069906	EDI: IRS.COM	Oct 25 2024 22:35:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
5094428	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2024 18:44:49	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5069907	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 25 2024 18:33:00	Nelnet, 3015 S. Parker Rd. Ste 400, Denver, CO 80201
5075254	+ Email/Text: Bankruptcy@nslp.org	Oct 25 2024 18:33:00	Nelnet on behalf of NSLP, National Student Loan Program, PO Box 82507, Lincoln, NE 68501-2507
5474449	+ Email/Text: RASEBN@raslg.com	Oct 25 2024 18:32:00	RAS Crane & Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
5096499	+ Email/Text: bncmail@w-legal.com	Oct 25 2024 18:33:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5069910	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 25 2024 18:32:00	Specialized Loan Servicing, 8742 Lucent Blvd., Littleton, CO 80129-2386
5136917	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 25 2024 18:32:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5136918	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 25 2024 18:32:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5074955	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 25 2024 18:32:00	U.S. Bank National Association Trustee (See 410),

5438546 + Email/Text: bkteam@selenefinance.com

Oct 25 2024 18:32:00

c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5438547	*+	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor MTGLQ Investors L.P. bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohlrab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor U.S.Bank Trust National Association not in its individual capacity but solely as owner trustee forRCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Hannah Herman-Snyder	on behalf of Debtor 1 John D. Cook hannah@thesnyderlawoffice.com shannon@thesnyderlawoffice.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PROF-2013-S3 Legal Title Trust by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1
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Information to identify the case:

Debtor 1

John D. Cook

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7834

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-02392-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John D. Cook

10/25/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.